

5:4 Re PCT/PTO 09/381243  
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7-11-00  
P.2,

Docket No. CITI0058-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Charles R. HASKINS

NEW APPLICATION BRANCH

Serial No. U.S. National Phase Appln. of  
Int.'l. Appln. PCT/US98/03800

Filed: Herewith

For: METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A  
GUARANTEED MINIMUM VALUE RETURN ON SELECT INVESTMENTS

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner of Patents  
Washington, D.C. 20231

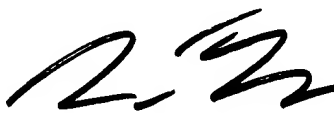
Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.96-197 and MPEP § 609, Applicant, through his attorneys, hereby bring to the attention of the Examiner the references noted on the attached Form PTO-1449. Copies of the references are enclosed for the convenience of the Examiner.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) and 1.106(b) concurring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

No fee is believed to be necessary but should the Examiner determine otherwise he is authorized to charge Applicant's representative's Deposit Account No. 11-0855 for the deficiency.

Respectfully submitted,



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